

United States Bankruptcy Court - Northern District of Alabama

CASE NAME: John & Helen Stoddart

CASE NO. : 19-80272

MONTH ENDING: 4-30-19

**Operating reports are to be filed monthly, in duplicate, with the  
Bankruptcy Clerk's Office by the 15<sup>th</sup> of each month**

## INDIVIDUAL DEBTOR'S AFFIRMATIONS

YES  NO  All post petition individual taxes have been paid and the deposit slips are attached.

If you answered "No" to the above, list the types of taxes that are now due and owing.

TYPE OF TAX	AMOUNT
Federal (2018)	\$ 5,000
AL State (2018)	\$ 1,350
	\$ _____
	\$ _____

2. YES  NO  Adequate insurance on all assets/property including fire, theft, liability, collision and casualty is currently in full force and effect.

If no, enter: **TYPE(S)** \_\_\_\_\_ not in force.

	Bank	Account No.	Type of Acct.	Balance
List <u>All</u> Bank Accounts	1. Regions	████████4597	Checking	\$ 4,047.33
	2. Regions	████████4384	Savings	\$ 14,261.10
	3. Bank of America	████████5058	Checking	\$ 9,799.93

4. YES  NO  Copies of all banks statements and reconciliations are attached.

5. YES  NO  I have otherwise complied with all requirements of the Chapter 11 Operating Order.

6. YES  NO  All financial statements filed with the Bankruptcy Clerk's Office are prepared in accordance with generally accepted accounting principles.

7. YES  NO  I have attached a list of all post petition creditors that have been incurred since the filing of this case but that have not been paid, including Court approved professional (attorney, accountant, etc.) fees.

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

DATE 4/10/2019  
PHONE (301) 254-5455

John Stoddart  
**RESPONSIBLE PARTY**

## United States Bankruptcy Court Northern District of Alabama Northern Division

CASE NAME: John &amp; Helen Stoddart

CASE NO. : 19-80272

MONTH ENDING: 3-31-19

**Individual Debtor's Cash Receipts and Disbursement BA-02**

Receipts/Income (GROSS) —Salary	\$ 1,125
Alimony, Maintenance, Support received	_____
Other Income	_____
Interest	_____
Sale/rent of real estate or personal property	_____
Home Insurance Claim Disbursement	\$5,674.14
Monthly Dividend Disbursement	\$5,100
Other (specify) Business Income	\$7,245.84
<b>TOTAL RECEIPTS/INCOME</b>	<b>\$19,144.98</b>

**DISBURSEMENTS/EXPENSES (INCLUDE EMPLOYER DEDUCTIONS)**

Food	\$941.72
Home Expenses	_____
Rent or Home Loan	_____
Real Estate Tax	_____
Gas	_____
Water	_____
Telephone	_____
Other Utilities(specify) <u>Electric, Propane &amp; Water</u>	\$537.49
Home Maintenance (repairs and upkeep)Includes insurance Repairs	\$7,892.89
Insurance Payments	_____
Life	\$425.92
Health	_____
Auto	\$319.41
Home owners or renters	_____
Other (specify)_____	_____
Installments Loan Payments	_____
Auto Loan	_____
Other loans (specify)_____	_____
Taxes withheld or Quarterly Income Taxes	\$235.25
School or Day Care Expense	\$1,003.50
Laundry and Dry Cleaning	\$57.00
Other Personal (see attached)	\$3,454.94
<b>Total Business Expenses (see attached)</b>	<b>\$7,236.87</b>
<b>TOTAL ALL DISBURSEMENTS/EXPENDITURES</b>	<b>\$22,104.99</b>
<b>TOTAL INCOME LESS TOTAL EXPENDITURES</b>	<b>\$ -2,960.01</b>

Beginning Cash Balance \$ 29,970.48

Ending Cash Balance \$ 25,890.49

I CERTIFY THAT THE ABOVE INFORMATION IS TRUE TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Date 5-7-2019



\_\_\_\_\_  
RESPONSIBLE PARTY

Other Personal Expenses - APR 2019

	<b>Personal</b>
<b>Auto &amp; Transport</b>	-\$9.00
<b>Charity</b>	-\$1,100.67
<b>Clothing</b>	-\$195.10
<b>Fees &amp; Charges</b>	-\$0.85
<b>Gas &amp; Fuel</b>	-\$274.37
<b>Gift</b>	-\$3.92
<b>Health &amp; Fitness</b>	-\$146.81
<b>Personal Care</b>	-\$145.84
<b>Pet Food &amp; Supplies</b>	-\$63.74
<b>Pharmacy</b>	-\$18.53
<b>Service Fee</b>	-\$22.41
<b>Shopping</b>	-\$62.35
<b>State Tax</b>	-\$1,350.00
<b>Television</b>	-\$15.00
<b>Travel</b>	-\$46.35
<b>Total</b>	<b>-\$3,454.94</b>

# Income Statement

---

Urban Junction East Music  
UJE  
1 April 2019 to 30 April 2019

30 Apr 19

<b>Revenue</b>	
Performance Income	7,000
Residual Income	144
Sales	102
<b>Total Revenue</b>	<b>7,246</b>
<b>Gross Profit</b>	<b>7,246</b>
<b>Operating Income / (Loss)</b>	<b>7,246</b>
<b>Other Income and Expense</b>	
<b>Business Expenses</b>	
Bank Service Charges	(15)
Meals & Entertainment	(120)
Research Expense	(22)
Telephone & Internet	(5)
Travel	(270)
<b>Total Business Expenses</b>	<b>(431)</b>
<b>Professional Services</b>	
Legal & Professional Fees	(2,100)
<b>Total Professional Services</b>	<b>(2,100)</b>
<b>Taxes</b>	
Federal Income Tax	(5,000)
<b>Total Taxes</b>	<b>(5,000)</b>
<b>Total Other Income and Expense</b>	<b>(7,531)</b>
<b>Net Income / (Loss) before Tax</b>	<b>(286)</b>
<b>Net Income</b>	<b>(286)</b>
<b>Total Comprehensive Income</b>	<b>(286)</b>



**Regions Bank**  
Hampton Cove  
6639 Highway 431 South  
Huntsville, AL 35763

JOHN FITZGERALD STODDART  
HELEN JOYCE POWELL-STODDART  
CHAPTER 11 DEBTOR IN POSSESSION  
CASE # 19-80272  
3127 HADDONSTONE DR SE  
OWENS CROSS ROADS AL 35763-8435

ACCOUNT #

4597

Cycle	001
Enclosures	12
Page	0
	1 of 3

### MONEY MARKET

March 22, 2019 through April 22, 2019

#### SUMMARY

<b>Beginning Balance</b>	<b>\$14,260.97</b>	<b>Minimum Balance</b>	<b>\$14,260</b>
Deposits & Credits	\$3,000.00 +	Average Balance	\$14,260
Net Interest Earned	\$0.13 +	Annual Percentage Yield Earned	0.01%
Withdrawals	\$3,000.00 -	Interest This Period	\$0.13
Fees	\$0.00 -	Average Collected Balance	\$14,260.97
Automatic Transfers	\$0.00 +	2019 YTD Interest	\$0.33
Checks	\$0.00 -		
<b>Ending Balance</b>	<b>\$14,261.10</b>		

#### DEPOSITS & CREDITS

04/17	EB From Checking # [REDACTED] 4384 Ref# 000000 0000006	3,000.00
-------	--	----------

#### INTEREST

04/22	Interest Payment	0.13
-------	------------------	------

#### WITHDRAWALS

04/17	EB to Checking # [REDACTED] 4384 Ref# 000000 0000005	3,000.00
-------	--	----------

	<b>Total For This Statement Period</b>	<b>Total Calendar Year-to-Date</b>
Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

#### DAILY BALANCE SUMMARY

Date	Balance	Date	Balance
04/17	14,260.97	04/22	14,261.10

For all your banking needs, please call 1-800-REGIONS (734-4667)  
or visit us on the Internet at [www.regions.com](http://www.regions.com). (TTY/TDD 1-800-374-5791)



Thank You For Banking With Regions!  
2019 Regions Bank Member FDIC. All loans subject to credit approval.



**Regions Bank**  
Hampton Cove  
6639 Highway 431 South  
Huntsville, AL 35763

JOHN FITZGERALD STODDART  
HELEN JOYCE POWELL-STODDART  
CHAPTER 11 DEBTOR IN POSSESSION  
CASE # 19-80272  
3127 HADDONSTONE DR SE  
OWENS CROSS ROADS AL 35763-8435

**ACCOUNT #**

4597

Cycle	001
Enclosures	12
Page	0
	2 of 3

---

**You may request account disclosures containing  
terms, fees, and rate information (if applicable)  
for your account by contacting any Regions office.**

---

**You may save a considerable amount of money by  
refinancing your mortgage. If you haven't checked it out,  
call your PFS officer for Regions' low rates today!**

## Easy Steps to Balance Your Account

## Checking Account

1.	Write here the amount shown on statement for <b>ENDING BALANCE</b>	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures  
In Case of Errors or Questions About Your Electronic Transfers  
Telephone us toll-free at 1-800-734-4667  
or write us at  
Regions Electronic Funds Transfer Services  
Post Office Box 413  
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

must hear from you no later than sixty (60) days after we sent the notice.

- (1) Tell us your name and account number.
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- (3) Tell us the dollar amount of the suspected error.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

ADJ - Adjustment      RI - Return Item      CR - Credit      SC - Service Charge  
EB - Electronic Banking      NSF - Nonsufficient Funds      APY - Annual Percentage Yield      FWT - Federal Withholding Tax  
OD - Overdrawn  
\*Break in Number Sequence



**Regions Bank**  
Hampton Cove  
6639 Highway 431 South  
Huntsville, AL 35763

HELEN JOYCE POWELL-STODDART  
JOHN FITZGERALD STODDART  
CHAPTER 11 DEBTOR IN POSSESSION  
CASE# 19-80272  
3127 HADDONSTONE DR SE  
OWENS CROSS ROADS AL 35763-8435

**ACCOUNT #**

4384

001  
Cycle  
12  
Enclosures  
0  
Page  
1 of 5

**LIFEGREEN CHECKING**  
March 22, 2019 through April 22, 2019

**SUMMARY**

<b>Beginning Balance</b>	<b>\$5,860.24</b>	Minimum Balance	<b>\$4,592</b>
Deposits & Credits	\$16,541.14 +	Average Balance	\$7,144
Withdrawals	\$11,016.84 -		
Fees	\$23.09 -		
Automatic Transfers	\$0.00 +		
Checks	\$5,288.13 -		
<b>Ending Balance</b>	<b>\$6,073.32</b>		

**DEPOSITS & CREDITS**

03/27	Deposit - Thank You	500.00
03/29	Oakwood Universi Payroll John Stoddart	1,377.25
04/05	Madison Surgery Payroll Powell-Stoddar	5,100.00
04/17	EB From Checking # 0272654597 Ref# 000000 0000005	3,000.00
04/17	ATM Imaged Deposit	5,674.14
04/18	Candied Yam Tour 1V9Q John Stoddart	889.75
	<b>Total Deposits &amp; Credits</b>	<b>\$16,541.14</b>

**WITHDRAWALS**

03/25	Card Purchase Sq *Nazree S	5399 Jonesboro	GA 30236	8069	41.04
03/25	Card Purchase Costco Whse #03	5300 Huntsville	AL 35801	8069	32.67
03/25	Card Purchase Costco Whse #03	5300 Huntsville	AL 35801	8069	5.44
03/25	Card Purchase Marshalls #809	5651 Madison	AL 35758	8069	29.94
03/25	Card Purchase Earth Fare #510	5411 Huntsville	AL 35806	8069	11.99
03/25	Card Purchase Hair Queen	5698 Huntsville	AL 35816	8069	27.29
03/25	Card Purchase Quay Pharmacy	5912 Sydney	02000	8085	22.72
03/25	PIN Purchase Target T- 6275	5411 Huntsville	AL	8069	49.28

For all your banking needs, please call 1-800-REGIONS (734-4667)  
or visit us on the Internet at [www.regions.com](http://www.regions.com). (TTY/TDD 1-800-374-5791)

For new purchase or refinance mortgage information, contact your  
Mortgage Loan Originator, Amy Osborne, NMLS 546504, at (256)535-6946  
or online at [www.regionsmortgage.com/amysborne](http://www.regionsmortgage.com/amysborne).

For payment and other information about your existing mortgage loan, contact Mortgage  
Servicing at 1-800-986-2462 and for Home Equity loans call 1- 800-231-7493.



Thank You For Banking With Regions!  
2019 Regions Bank Member FDIC. All loans subject to credit approval.



**Regions Bank**  
Hampton Cove  
6639 Highway 431 South  
Huntsville, AL 35763

HELEN JOYCE POWELL-STODDART  
JOHN FITZGERALD STODDART  
CHAPTER 11 DEBTOR IN POSSESSION  
CASE# 19-80272  
3127 HADDONSTONE DR SE  
OWENS CROSS ROADS AL 35763-8435

**ACCOUNT #**

4384

001  
Cycle 12  
Enclosures 0  
Page 2 of 5

**WITHDRAWALS (CONTINUED)**

03/25	Hsv Draft Dbt Conc.Debt John Stoddart	211010163946	792.61
03/25	PIN Purchase Costco Gas #03	5542 Huntsville AL 8069	46.01
03/25	PIN Purchase Costco Gas #03	5542 Huntsville AL 8069	27.14
03/25	PIN Purchase Publix Super M	5411 Owens Cross Ral 8069	41.65
03/26	Card Purchase Raceway6892 3	5542 Brownsboro AL 35741 8069	10.12
03/27	Bank Debit		500.00
03/27	Card Purchase Marshalls #422	5651 Huntsville AL 35802 8069	15.17
03/27	PIN Purchase Wal-Mart #5197	5411 Owens Cross Ral 8069	31.38
03/28	Recurring Card Transaction Orc*Cooks Pest	5969 800-2399898 AL 35601 8085	51.00
03/28	Card Purchase Wal-Mart #5197	5411 Hampton Cove AL 35763 8069	8.63
03/28	Card Purchase Publix #573	5411 Owens X Rd AL 35763 8069	22.91
03/29	Card Purchase Sally Beauty 28	5977 Madison AL 35758 8069	16.42
03/29	Card Purchase Earth Fare #510	5411 Huntsville AL 35806 8069	22.04
03/29	Card Purchase Vitamin Shoppe	5999 Huntsville AL 35806 8069	21.78
04/01	Card Purchase Messina Circ Qu	5814 Sydney 8069	7.53
04/01	Liberty Mutual Payment Stoddart John		319.41
04/02	Card Purchase Maggies Cards A	5947 Burnie 73200 8069	3.92
04/03	Card Purchase A H Pease Shoes	5661 Burnie 07320 8069	106.93
04/03	Card Purchase 3072 Burnie	5691 Burnie 07320 8069	130.45
04/03	Card Purchase Shiploads Retai	5310 Burnie 07320 8069	2.85
04/03	Card Purchase Go Burgers	5814 South Wharf 8069	2.87
04/03	Card Purchase Go Burgers	5814 South Wharf 8069	6.40
04/03	Card Purchase Travellershop.C	5948 Melbourne 8069	10.57
04/03	Card Purchase Sushi Hub Eliza	5812 Melbourne 8069	5.71
04/04	Card Purchase Public Transpor	4111 Docklands 03008 8069	21.39
04/04	Card Purchase Bags to Go	5948 South Wharf 03006 8069	46.35
04/08	Card Purchase Edward Tamsett	5941 Eden 02551 8085	17.83
04/08	Card Purchase Eden Tourism IN	5947 Eden 02551 8069	14.98
04/08	Card Purchase Sq *Newcastle S	4121 Newcastle 8085	35.67
04/08	Card Purchase Tree of Life	5621 Newcastle 02300 8085	44.12
04/08	Card Purchase Bagga S Pharmac	5912 Newcastle 02300 8085	18.53
04/08	Card Purchase City Sightseein	4131 Banksmeadow 20190 8069	82.75
04/08	Card Purchase Hillsong Founda	8398 Baulkham Hill 02153 8085	35.67
04/08	North American L Insurance John Stoddart		182.60
04/08	North American L Insurance Helen Powell-S		243.32
04/09	Card Purchase Bondi Convenien	5499 Bondi Beach 02026 8069	19.87
04/09	Card Purchase 124 Day Street	5499 Sydney 02000 8069	18.87
04/09	Card Purchase Merlin Attracti	7991 Sydney 02000 8069	31.39
04/09	Card Purchase Darling Harbour	5411 Sydney 02000 8085	9.95
04/09	Card Purchase Acellus Academy	8299 816-2293800 MO 64057 8085	79.00
04/09	Card Purchase Wh Smith Syd T1	5994 Mascot 20200 8069	31.66
04/10	Card Purchase Think Sydney	5947 Sydney Intern 02020 8069	40.28
04/10	Adt Security Ser Adtpapach Stoddart, John	32415033	53.78
04/10	PIN Purchase Costco Gas #03	5542 Huntsville AL 8085	34.87
04/10	PIN Purchase Publix Super M	5411 Owens Cross Ral 8085	49.71
04/11	Card Purchase Marshalls #809	5651 Madison AL 35758 8069	50.10
04/11	Card Purchase Publix #573	5411 Owens X Rd AL 35763 8069	88.45
04/11	PIN Purchase Noodles & CO 4	5812 Bowie MD 8085	18.55
04/12	Card Purchase Panera Bread #2	5814 Gambrills MD 21054 8085	13.45
04/12	Card Purchase Dollar Tree	5331 Huntsville AL 35801 8069	10.90
04/12	PIN Purchase Costco Gas #03	5542 Huntsville AL 8069	31.57
04/12	PIN Purchase Costco Gas #03	5542 Huntsville AL 8069	31.47
04/12	PIN Purchase Blu By Jaydee	5631 Madison AL 8069	38.07
04/15	Card Purchase Hollywood Feed	5995 Huntsville AL 35806 8069	63.74



**Regions Bank**  
 Hampton Cove  
 6639 Highway 431 South  
 Huntsville, AL 35763

HELEN JOYCE POWELL-STODDART  
 JOHN FITZGERALD STODDART  
 CHAPTER 11 DEBTOR IN POSSESSION  
 CASE# 19-80272  
 3127 HADDONSTONE DR SE  
 OWENS CROSS ROADS AL 35763-8435

**ACCOUNT #**

4384

001  
 12  
 0  
 3 of 5

**WITHDRAWALS (CONTINUED)**

04/15	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	148.96
04/15	Card Purchase Elevation Churc 8661 704-246-0800 NC 28105 8085	50.00
04/15	Card Purchase Paypal *Renewed 8398 402-935-7733 GA 30088 8085	200.00
04/15	Card Purchase Johnson Pools A 5996 256-5333118 AL 35805 8085	172.72
04/15	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	6.14
04/15	Card Purchase Pure Flix Digit 7841 480-991-2258 AZ 85255 8069	99.99
04/15	Card Purchase Fast Trac Car W 7542 Owens X Rds AL 35763 8069	9.00
04/15	Adventistgiving. Web Pmts John Stoddart 79M4Nb	600.00
04/16	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	21.58
04/16	Card Purchase Earth Fare #510 5411 Huntsville AL 35806 8069	16.89
04/16	Card Purchase Southeastern Sa 5712 Huntsville AL 35816 8069	34.62
04/16	Card Purchase Southeastern Sa 5712 Huntsville AL 35816 8069	13.08
04/17	EB to Checking # 0272654597 Ref# 000000 0000006	3,000.00
04/17	Card Purchase USA*Innovative 5814 Philadelphia PA 19153 8085	5.00
04/17	Card Purchase MAPCO 5204 5542 Owens X Rds AL 35763 8085	37.58
04/17	AL-Dept of Rev Direct Dbt Stoddart 1035210368	1,350.00
04/18	Zelle Debit to Michelle Jones Ref# 91080020Lkd8	50.00
04/18	Card Purchase Chipotle 1796 5814 Huntsville AL 35806 8085	9.10
04/19	Card Purchase Vitamin Shoppe 5999 Huntsville AL 35806 8069	110.23
04/19	Card Purchase Vitamin Shoppe 5999 Huntsville AL 35806 8069	21.78
04/19	Card Purchase Threading Eyebr 7230 Huntsville AL 35810 8069	99.00
04/19	PIN Purchase Costco Gas #03 5542 Huntsville AL 8085	25.85
04/22	Card Purchase Monaco Pictures 7832 Huntsville AL 35806 8069	17.16
04/22	Card Purchase Red Robin No 55 5812 Huntsville AL 35806 8085	45.19
04/22	Card Purchase Costco Whse #03 5300 Huntsville AL 35801 8069	54.76
04/22	Card Purchase Los Mariachis 5812 Huntsville AL 35801 8069	8.70
04/22	Card Purchase Cachet Cleaners 7216 Hampton Cove AL 35763 8085	12.00
04/22	Card Purchase Cachet Cleaners 7216 Hampton Cove AL 35763 8085	45.00
04/22	PIN Purchase Wm Superc Wal- 5411 Huntsville AL 8085	3.75
04/22	Nelnet Conv Fee John Stoddart	0.85
04/22	Madison Academy Schoolpymt John Stoddart	47.50
04/22	Madison Academy Facts John Stoddart 000000083559289	777.00
04/22	PIN Purchase Publix Super M 5411 Owens Cross Ral 8085	9.24
04/22	PIN Purchase Costco Gas #03 5542 Huntsville AL 8069	31.41

Total Withdrawals \$11,016.84

**FEES**

03/25	International Service Assessment Quay Pharmacy	0.68
04/01	International Service Assessment Messina Circ Qu	0.23
04/02	International Service Assessment Maggies Cards A	0.12
04/03	International Service Assessment Go Burgers	0.09
04/03	International Service Assessment Shiploads Retai	0.09
04/03	International Service Assessment Sushi Hub Eliza	0.17
04/03	International Service Assessment Go Burgers	0.19
04/03	International Service Assessment Travellershop.C	0.32
04/03	International Service Assessment A H Pease Shoes	3.21
04/03	International Service Assessment 3072 Burnie	3.91
04/04	International Service Assessment Public Transpor	0.64
04/04	International Service Assessment Bags to Go	1.39
04/08	International Service Assessment Eden Tourism IN	0.45
04/08	International Service Assessment Edward Tamsett	0.53
04/08	International Service Assessment Bagga S Pharmac	0.56



**Regions Bank**  
Hampton Cove  
6639 Highway 431 South  
Huntsville, AL 35763

HELEN JOYCE POWELL-STODDART  
JOHN FITZGERALD STODDART  
CHAPTER 11 DEBTOR IN POSSESSION  
CASE# 19-80272  
3127 HADDONSTONE DR SE  
OWENS CROSS ROADS AL 35763-8435

ACCOUNT #

4384

001  
12  
0  
4 of 5

Cycle  
Enclosures  
Page

**FEES (CONTINUED)**

04/08	International Service Assessment Hillsong Founda	1.07
04/08	International Service Assessment Sq *Newcastle S	1.07
04/08	International Service Assessment Tree of Life	1.32
04/08	International Service Assessment City Sightseein	2.48
04/09	International Service Assessment Darling Harbour	0.30
04/09	International Service Assessment 124 Day Street	0.57
04/09	International Service Assessment Bondi Convenien	0.60
04/09	International Service Assessment Merlin Attracti	0.94
04/09	International Service Assessment Wh Smith Syd T1	0.95
04/10	International Service Assessment Think Sydney	1.21
		<hr/>
	Total Fees	\$23.09

**Total For This  
Statement Period**

**Total Calendar  
Year-to-Date**

Total Overdraft Fees (may include waived fees)	0.00	0.00
Total Returned Item Fees (may include waived fees)	0.00	0.00

**CHECKS**

Date	Check No.	Amount	Date	Check No.	Amount
04/15	1010	483.00	04/22	995003 *	355.00
04/17	1011	4,450.13			

Total Checks \$5,288.13

\* Break In Check Number Sequence.

**DAILY BALANCE SUMMARY**

Date	Balance	Date	Balance	Date	Balance
03/25	4,731.78	04/03	5,304.61	04/12	8,995.38
03/26	4,721.66	04/04	5,234.84	04/15	7,161.83
03/27	4,675.11	04/05	10,334.84	04/16	7,075.66
03/28	4,592.57	04/08	9,651.89	04/17	6,907.09
03/29	5,909.58	04/09	9,457.79	04/18	7,737.74
04/01	5,582.41	04/10	9,277.94	04/19	7,480.88
04/02	5,578.37	04/11	9,120.84	04/22	6,073.32

**You may request account disclosures containing  
terms, fees, and rate information (if applicable)  
for your account by contacting any Regions office.**

**You may save a considerable amount of money by  
refinancing your mortgage. If you haven't checked it out,  
call your PFS officer for Regions' low rates today!**

## Easy Steps to Balance Your Account

## Checking Account

1.	Write here the amount shown on statement for <b>ENDING BALANCE</b>	\$
2.	Enter any deposits which have not been credited on this statement.	\$ +
3.	Total lines 1 & 2	\$ =
4.	Enter total from 4a (column on right side of page)	\$ -
5.	Subtract line 4 from line 3. This should be your checkbook balance.	\$ =

4a List any checks, payments, transfers or other withdrawals from your account that are not on this statement.

The law requires you to use "reasonable care and promptness" in examining your bank statement and any checks sent with it and to report to the Bank an unauthorized signature (i.e., a forgery), any alteration of a check, or any unauthorized endorsement. You must report any forged signatures, alterations or forged endorsements to the Bank within the time periods specified under the Deposit Agreement. If you do not do this, the Bank will not be liable to you for the losses or claims arising from the forged signatures, forged endorsements or alterations. Please see the Deposit Agreement for further explanation of your responsibilities with regard to your statement and checks. A copy of our current Deposit Agreement may be requested at any of our branch locations.

Summary of Our Error Resolution Procedures  
In Case of Errors or Questions About Your Electronic Transfers  
Telephone us toll-free at 1-800-734-4667  
or write us at  
Regions Electronic Funds Transfer Services  
Post Office Box 413  
Birmingham, Alabama 35201

Please contact Regions as soon as you can, if you think your statement is wrong or if you need more information about a transfer listed on your statement. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

(1) Tell us your name and account number.  
(2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.  
(3) Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within ten (10) business days.

We will determine whether an error occurred within ten (10) business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question (ninety (90) days for POS transactions or for transfers initiated outside of the United States). If we decide to do this, we will credit your account within ten (10) business days for the amount you think is in error. If, after the investigation, we determine that no bank error occurred, we will debit your account to the extent previously credited. If we ask you to put your complaint in writing and we do not receive it within ten (10) business days, we may not credit your account.

New Accounts- If an alleged error occurred within thirty (30) days after your first deposit to your account was made, we may have up to ninety (90) days to investigate your complaint, provided we credit your account within twenty (20) business days for the amount you think is in error. If we decide there was no error, we will send you a written explanation within three (3) business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.

FOR QUESTIONS CONCERNING THIS STATEMENT OR FOR VERIFICATION OF A PREAUTHORIZED DEPOSIT, PLEASE CALL 1-800-REGIONS (734-4667) OR VISIT YOUR NEAREST REGIONS LOCATION.

---

ADJ - Adjustment  
EB - Electronic Banking

RI - Return Item  
NSF - Nonsufficient Funds

CR - Credit  
APY - Annual Percentage Yield

SC - Service Charge  
FWT - Federal Withholding Tax

OD - Overdrawn  
\*Break in Number Sequence



P.O. Box 15284  
Wilmington, DE 19850

JOHN STODDART  
T/A URBAN JUNCTION EAST  
3127 HADDONSTONE DR SE  
OWENS CROSS ROADS, AL 35763-8435

## Business Advantage

### Customer service information

1.888.BUSINESS (1.888.287.4637)

bankofamerica.com

Bank of America, N.A.  
P.O. Box 25118  
Tampa, FL 33622-5118

## Your Business Fundamentals Checking

for April 1, 2019 to April 30, 2019

JOHN STODDART T/A URBAN JUNCTION EAST

### Account summary

Beginning balance on April 1, 2019	\$9,799.93
Deposits and other credits	7,245.84
Withdrawals and other debits	-9,436.50
Checks	-0.00
Service fees	-27.21
<b>Ending balance on April 30, 2019</b>	<b>\$7,582.06</b>

Account number: [REDACTED] 5058

# of deposits/credits: 7

# of withdrawals/debits: 97

# of items-previous cycle<sup>1</sup>: 1

# of days in cycle: 30

Average ledger balance: \$9,547.82

<sup>1</sup>Includes checks paid, deposited items & other debits

Bank of America **Business Advantage**

THE POWER TO

build a thriving business

During National Small Business Week and throughout the month of May, we're celebrating the dedication of small business owners and their commitment to achieving success.

Join in the conversation with other business owners by visiting the Small Business Community at [bankofamerica.com/SBcelebrate](http://bankofamerica.com/SBcelebrate).

SSM-11-18-0541.B | ARQSHKBM

## IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

© 2019 Bank of America Corporation

Bank of America, N.A. Member FDIC and  Equal Housing Lender



## Your checking account

JOHN STODDART | Account # [REDACTED] 5058 | April 1, 2019 to April 30, 2019

### Deposits and other credits

Date	Description	Amount
04/08/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:342685 INDN:JOHN STODDART DBA URBA CO ID:KXXXXXXXXX CCD PMT INFO:RMR*CM*IHEART**5.67\	5.67
04/12/19	BKOFAMERICA MOBILE 04/12 3644108247 DEPOSIT *MOBILE MD	7,000.00
04/15/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:347005 INDN:JOHN STODDART DBA URBA CO ID:JXXXXXXXXX CCD PMT INFO:RMR*CM*PANDORA**9\	9.00
04/16/19	CD Baby DES:ACCTSPYBLE ID:VPV04924049 INDN:Urban Junction East Mu CO ID:9223328810 CCD	101.77
04/17/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:351399 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**14.7\	14.70
04/18/19	MUSIC REPORTS, I DES:EDI PYMNTS ID:353583 INDN:JOHN STODDART DBA URBA CO ID:4954545798 CCD PMT INFO:RMR*CM*AMAZON**20.76\	20.76
04/30/19	62011 AFM & AFTR DES:PAYROLL ID:XXXXXXXXX INDN:STODDART, JOHN CO ID:5112162011 PPD	93.94
<b>Total deposits and other credits</b>		<b>\$7,245.84</b>

### Withdrawals and other debits

Date	Description	Amount
04/15/19	IRS DES:USATAXPYMT ID:222950574888871 INDN:J F STODDART & H J POW CO ID:3387702000 WEB	-5,000.00
04/17/19	Cole Classic Management Bill Payment	-2,100.00
Card account # XXXX XXXX XXXX 2907		
04/01/19	CHECKCARD 0330 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169089100284707591 RECURRING CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-21.79
04/01/19	MOBILE PURCHASE 0331 Urban Orchard Sydney	-13.50
04/02/19	MOBILE PURCHASE 0330 CIELO ITALIANO NEWCASTLE	-28.04
04/02/19	CHECKCARD 0401 GOOGLE *GSUITE_johnsto cc@google.com CA 24692169091100413026307 CKCD 7311 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-5.00
04/03/19	MOBILE PURCHASE 0402 WILKINSON PHARMACY BURNIE	-15.45
04/03/19	MOBILE PURCHASE 0402 GRANT JOSEPH PARKE BURNIE	-12.34

continued on the next page

Bank of America Business Advantage

LIFE / BETTER CONNECTED®

💡  
Your  
Digital  
Tip

Dreading the shredding?

Go paperless—stop storing or shredding old statements. Enjoy the convenience online access offers. Enroll today by logging in to Online Banking at [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness). Then click on **Profiles & Settings** (in the upper right, next to **Sign Out**).

©2018 Bank of America Corporation | ARG4G3KD | SSM-04-18-0041.B

## Withdrawals and other debits - continued

Date	Description	Amount
04/03/19	CHECKCARD 0403 UBER help.uber.com 8005928996 74557029093031711877153 CKCD 4121 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.06
04/04/19	MOBILE PURCHASE 0403 STARBUCKS 117 SWANSTON MELBOURNE	-3.21
04/04/19	MOBILE PURCHASE 0403 GENKI SUSHI SOUTH WH SOUTH WHARF	-5.18
04/04/19	MOBILE PURCHASE 0403 SOUTH WHARF JOOCE LA SOUTH WHARF	-4.06
04/04/19	CHECKCARD 0403 UBER help.uber.com 8005928996 74557029093032110998772 CKCD 4121 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-25.27
04/05/19	MOBILE PURCHASE 0403 THE VEGIE BAR PTY LTD FITZROY	-31.08
04/05/19	CHECKCARD 0404 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169094100403025266 RECURRING CKCD 5735 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-8.71
04/08/19	MOBILE PURCHASE 0406 TREE OF LIFE NEWCASTLE	-17.83
04/08/19	MOBILE PURCHASE 0406 SQ *SCHILLYKICKK Cooks Hill	-9.99
04/08/19	MOBILE PURCHASE 0406 SQ *HELLO LEMONADE Newcastle	-7.13
04/08/19	CHECKCARD 0407 NOORDAM SEATTLE WA 24610439097004013085459 CKCD 4411 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-141.65
04/08/19	CHECKCARD 0407 UBER help.uber.com 8005928996 74557029098071707572983 CKCD 4121 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-12.54
04/08/19	CHECKCARD 0407 Uber Australia Pty Ltd Sydney 7477388909700000623926 CKCD 4121 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-14.94
04/08/19	CHECKCARD 0407 UBER help.uber.com 8005928996 74557029098071204307594 CKCD 4121 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-7.35
04/08/19	MOBILE PURCHASE 0407 Muum Maam Bara Barangaroo	-54.38
04/08/19	CHECKCARD 0407 UBER help.uber.com 8005928996 74557029098071825555928 CKCD 4121 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-59.42
04/08/19	MOBILE PURCHASE 0407 HILLSONG INTERNATI BAULKHAM HILL	-2.50
04/08/19	CHECKCARD 0407 Uber Australia Pty Ltd Sydney 74773889097000349464941 CKCD 4121 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-10.97
04/08/19	56022000220320 04/08 #000009170 WITHDRWL CBA SYDNEY	-37.79
04/09/19	CHECKCARD 0409 West Hotel Sydney Sydney 46197090970093644806065 CKCD 7011 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-293.28
04/09/19	MOBILE PURCHASE 0408 MARTHAS HEALTH EATERY SYDNEY	-10.34
04/09/19	CHECKCARD 0408 UBER help.uber.com 8005928996 74557029098011825570576 CKCD 4121 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-3.19
04/10/19	MOBILE PURCHASE 0409 GM CABS PTY LTD MASCOT	-12.77
04/10/19	MOBILE PURCHASE 0409 AIRPORT RETAIL ENTER MASCOT	-38.83
04/11/19	CHECKCARD 0409 CANTINA LAREDO DFW DALLAS TX 24755429100161004281413 CKCD 5812 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-24.03
04/11/19	CHECKCARD 0410 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169100100806774132 RECURRING CKCD 5735 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-14.99
04/12/19	MOBILE PURCHASE 0411 HUNTSVILLE 0361A 256-4611940 AL	-6.53
04/15/19	CHECKCARD 0413 AMERICAN AIR00102872200 FORT WORTH TX 24431069104978001157177 CKCD 3001 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-30.00
04/15/19	CHECKCARD 0413 NATIONAL CAR RENTAL WASHINGTON DC 24164079104060437669786 CKCD 3393 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-239.88
04/15/19	MOBILE PURCHASE 0413 HUDSON NEWS ST1304 WASHINGTON DC	-6.35
04/15/19	CHECKCARD 0414 WALKTHROUGH MARKET B PHILADELPHIA PA 24055239104796938210362 CKCD 5812 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-6.33
04/15/19	CHECKCARD 0413 TOKYO HIBACHI & BAR WYOMISSING PA 24323009104206472600153 CKCD 5812 XXXXXXXXXX2907 XXXX XXXX XXXX 2907	-11.61

continued on the next page



## Your checking account

JOHN STODDART | Account # [REDACTED] 5058 | April 1, 2019 to April 30, 2019

### Withdrawals and other debits - continued

Date	Description	Amount
04/15/19	MOBILE PURCHASE 0414 PANERA BREAD #600742 P READING PA	-10.05
04/15/19	CHECKCARD 0414 UBER TRIP HELP.UBER.COMCA 24492159104719874834434 CKCD 4121 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-7.45
04/16/19	CHECKCARD 0415 UBER TRIP HELP.UBER.COMCA 24492159105717932908116 CKCD 4121 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-19.22
04/16/19	CHECKCARD 0415 HERSHEY HARVEST 610-9213151 PA 24821689105900014400370 CKCD 5462 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-11.54
04/16/19	CHECKCARD 0415 UBER TRIP HELP.UBER.COMCA 24492159105713957013387 CKCD 4121 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-16.57
04/17/19	CHECKCARD 0416 UBER TRIP HELP.UBER.COMCA 24492159106713993145531 CKCD 4121 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-18.33
04/17/19	CHECKCARD 0416 HERSHEY HARVEST 610-9213151 PA 24821689106900014500277 CKCD 5462 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-3.24
04/17/19	MOBILE PURCHASE 0416 JAMBA JUICE 1319 QSR PHILADELPHIA PA	-7.40
04/17/19	MOBILE PURCHASE 0416 PARADIES #9391 DCA II 404-3447905 VA	-10.99
04/18/19	CHECKCARD 0416 CROWNE PLAZA READING WYOMISSING PA 24431069107708707112672 CKCD 3750 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-33.71
04/18/19	CHECKCARD 0416 AMERICAN AIR00102875395 FORT WORTH TX 24431069107978002144619 CKCD 3001 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-30.00
04/18/19	CHECKCARD 0417 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169107100941333433 CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-16.34
04/19/19	CHECKCARD 0416 HSV AIRPORT PARKING HUNTSVILLE AL 24789309108356500392864 CKCD 7523 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-2.00
04/22/19	CHECKCARD 0419 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169109100182643928 RECURRING CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
04/22/19	MOBILE PURCHASE 0421 COMCAST 800-266-2278 GA	-89.95
04/22/19	CHECKCARD 0421 SQ *HEALINGRIVERS Huntsville AL 24692169111100384376257 CKCD 7929 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-20.00
04/22/19	CHECKCARD 0421 SQ *GOSQ.COM DUAWNE LAUREL MD 24492159111740330053923 CKCD 7299 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-15.00
04/24/19	CHECKCARD 0423 ATT*BILL PAYMENT 800-288-2020 TX 24692169113100432260923 RECURRING CKCD 4899 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-10.50
04/24/19	THE UPS STORE 04/24 #000452882 PURCHASE 4800 WHITESBURG D HUNTSVILLE AL	-47.04
04/26/19	CHECKCARD 0424 BAR LOUIE HUNTSVILLE HUNTSVILLE AL 24137469115100540100867 CKCD 5812 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-29.34
04/26/19	CHECKCARD 0425 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169115100685397180 CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-6.53
04/29/19	CHECKCARD 0426 XERO US INV-1964457 HTTPSWWW.XEROCA 24492159116637575198139 RECURRING CKCD 5734 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-30.00
04/29/19	CHECKCARD 0426 APL*ITUNES.COM/BILL 866-712-7753 CA 24692169116100268773970 RECURRING CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.99
04/29/19	CHECKCARD 0426 AT&T*BILL PAYMENT 800-331-0500 TX 24493989116083002958440 RECURRING CKCD 4814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-522.68
04/29/19	MOBILE PURCHASE 0427 HUNTSVILLE 0361A 256-4611940 AL	-9.80
04/29/19	CHECKCARD 0427 LOTTA FRUTTA ATLANTA GA 24073149118900017159069 CKCD 5814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-9.02

continued on the next page

## Withdrawals and other debits - continued

Date	Description	Amount
04/29/19	PUBLIX SUPER M 04/27 #000506478 PURCHASE PUBLIX SUPER MAR PANAMA CITY B FL	-37.71
04/30/19	CHECKCARD 0428 OISHI THAI RESTAURANT & PANAMA CITY BFL 24707809119030032538659 CKCD 5812 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-24.47
04/30/19	CHECKCARD 0429 FIVE GUYS #GA-1582 SMYRNA, GA 24224439120104001651111 CKCD 5814 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-3.99
04/30/19	CHECKCARD 0429 APL* ITUNES.COM/BILL 866-712-7753 CA 24692169119100039377397 CKCD 5735 XXXXXXXXXXXX2907 XXXX XXXX XXXX 2907	-16.34
<b>Subtotal for card account # XXXX XXXX XXXX 2907</b>		<b>-\$2,336.50</b>
<b>Total withdrawals and other debits</b>		<b>-\$9,436.50</b>

## Service fees

The Monthly Fee on your Business Fundamentals Checking account was waived for the statement period ending 03/29/19. A check mark below indicates the requirement(s) you have met to qualify for the Monthly Fee waiver on the account.

- \$250+ in new net purchases on a linked Business debit card
- \$250+ in new net purchases on a linked Business credit card
- \$3,000+ minimum daily balance in primary checking account
- \$5,000+ average monthly balance in primary checking account
- \$15,000+ combined average monthly balance in linked business accounts
- enrolled in Business Advantage Relationship Rewards

For information on how to open a new product, link an existing service to your account, or about Business Advantage Relationship Rewards please call 1.888.BUSINESS or visit [bankofamerica.com/smallbusiness](http://bankofamerica.com/smallbusiness).

Date	Transaction description	Amount
04/01/19	MOBILE PURCHASE 0331 Urban Orchard Sydney CKCD 5812 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.41
04/02/19	MOBILE PURCHASE 0330 CIELO ITALIANO NEWCASTLE 74564509091370006815070 CKCD 5812 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.84
04/03/19	MOBILE PURCHASE 0402 WILKINSON PHARMACY BURNIE 74557029093021213435584 CKCD 5912 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.46
04/03/19	MOBILE PURCHASE 0402 GRANT JOSEPH PARKE BURNIE 74940529092806173921185 CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.37
04/03/19	CHECKCARD 0403 UBER help.uber.com 8005928996 74557029093031711877153 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.27
04/04/19	CHECKCARD 0403 UBER help.uber.com 8005928996 74557029093032110998772 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.76
04/04/19	MOBILE PURCHASE 0403 GENKI SUSHI SOUTH WH SOUTH WHARF 74564459093107416540104 CKCD 5812 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.16
04/04/19	MOBILE PURCHASE 0403 SOUTH WHARF JOOCE LA SOUTH WHARF 74940529093806213544087 CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.12

*continued on the next page*



## Your checking account

JOHN STODDART | Account # [REDACTED] 5058 | April 1, 2019 to April 30, 2019

### Service fees - continued

Date	Transaction description	Amount
04/04/19	MOBILE PURCHASE 0403 STARBUCKS 117 SWANSTON MELBOURNE 74940529093806272318696 CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.10
04/05/19	MOBILE PURCHASE 0403 THE VEGIE BAR PTY LTD FITZROY 74229859094913962531695 CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.93
04/08/19	56022000220320 04/08 #000009170 WITHDRWL CBA FEE CKCD XXXXXXXXXXXX2907	SYDNEY -5.00
04/08/19	CHECKCARD 0407 UBER help.uber.com 8005928996 7455702909807182555928 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-1.78
04/08/19	MOBILE PURCHASE 0407 Muum Maam Bara Barangaroo CKCD 5812 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-1.63
04/08/19	56022000220320 04/08 #000009170 WITHDRWL CBA CKCD XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	SYDNEY -1.13
04/08/19	MOBILE PURCHASE 0406 TREE OF LIFE NEWCASTLE 74940529097806211498407 CKCD 5621 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.53
04/08/19	CHECKCARD 0407 Uber Australia Pty Ltd Sydney 7477388909700000623926 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.45
04/08/19	CHECKCARD 0407 UBER help.uber.com 8005928996 74557029098071707572983 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.38
04/08/19	CHECKCARD 0407 Uber Australia Pty Ltd Sydney 74773889097000349464941 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.33
04/08/19	MOBILE PURCHASE 0406 SQ *SCHILLYKICKK Cooks Hill 74375889096031433362595 CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.30
04/08/19	CHECKCARD 0407 UBER help.uber.com 8005928996 74557029098071204307594 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.22
04/08/19	MOBILE PURCHASE 0406 SQ *HELLO LEMONADE Newcastle 74375889096028897158915 CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.21
04/08/19	MOBILE PURCHASE 0407 HILLSONG INTERNATI BAULKHAM HILL 74557029098072106295945 CKCD 8661 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.08
04/09/19	CHECKCARD 0409 West Hotel Sydney Sydney 46197090970093644806065 CKCD 7011 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-8.80

continued on the next page

**Service fees - continued**

Date	Transaction description	Amount
04/09/19	MOBILE PURCHASE 0408 MARTHAS HEALTH EATERY SYDNEY 74940529098806279273949 CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.31
04/09/19	CHECKCARD 0408 UBER help.uber.com 8005928996 74557029098011825570576 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.10
04/10/19	MOBILE PURCHASE 0409 AIRPORT RETAIL ENTER MASCOT 74940529099806926029149 CKCD 5814 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-1.16
04/10/19	MOBILE PURCHASE 0409 GM CABS PTY LTD MASCOT 74564509099370000144545 CKCD 4121 XXXXXXXXXXXX2907 INTERNATIONAL TRANSACTION FEE	-0.38
<b>Total service fees</b>		<b>-\$27.21</b>

Note your Ending Balance already reflects the subtraction of Service Fees.

**Daily ledger balances**

Date	Balance (\$)	Date	Balance(\$)	Date	Balance (\$)
04/01	9,764.23	04/10	8,860.80	04/19	8,380.47
04/02	9,730.35	04/11	8,821.78	04/22	8,245.53
04/03	9,692.40	04/12	15,815.25	04/24	8,187.99
04/04	9,653.54	04/15	10,512.58	04/26	8,152.12
04/05	9,612.82	04/16	10,567.02	04/29	7,532.92
04/08	9,229.96	04/17	8,441.76	04/30	7,582.06
04/09	8,913.94	04/18	8,382.47		